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Attorney Docket No. 99-40149-US

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MAY 02 2002

Technology Center 2100

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor (along with Mark Mayers, David Fromer, Edward Zaccaria, Kurt Husar, David Hoog, Gary Hawk, and Dennis Kane) of the subject matter which is claimed and for which a patent is sought on the invention entitled METHODS FOR INSURING RISKS IN RESTRUCTURED ENERGY INDUSTRY AND COMPUTER-IMPLEMENTED SYSTEM FOR ISSUING AN INSURANCE POLICY WHICH INSURES RISKS IN RESTRUCTURED ENERGY INDUSTRY, the specification of which:

\_\_\_ is attached hereto.

X was filed on August 6, 1999 as Application Serial No. 09/369,699 and was amended on \_\_\_\_\_ (if applicable).

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GROUP 3600

**PCT Application Entering National Phase**

\_\_\_ was filed on \_\_\_\_\_ as PCT International Application No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Claimed

(Number)	(Country)	(Day/Month/Year Filed)	Yes	No
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I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below.

(Application Number)	(Filing Date)
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I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

\_\_\_\_\_  
(Application Serial No.)      (Filing Date)      (Status-patented, pending, abandoned)

I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: Louis M. Heidelberger (Reg. No. 27,899); Mary E. Buckles (Reg. No. 31,907); Daniel H. Golub (Reg. No. 33,701); and John W. Goldschmidt, Jr. (Reg. No. 34,828); and Alison B. Weisberg (Reg. No. 45,206).

Address all telephone calls to Daniel H. Golub at telephone number (215) 851-8268.

Address all correspondence to Daniel H. Golub  
REED SMITH SHAW & McCLAY LLP  
2500 One Liberty Place  
Philadelphia, PA 19103-7301

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Inventor's Signature

Paul O'Neill Date 11/19/1999

Full Name of co-inventor

Paul O'Neill

Residence

Post Office Address:

4499 Forest Park Circle  
Marietta, GA 30066

Citizenship:

United States of America